

TITLE 7 - Agriculture

CHAPTER XVIII - FARMERS HOME ADMINISTRATION, DEPARTMENT OF AGRICULTURE

SUBCHAPTER H - PROGRAM REGULATIONS

PART 1910 - GENERAL

Subpart B - Credit Reports (Individual)

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Exhibit A - Credit Report Contractors, Current Prices, and
Geographical coverage

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Part 1910 - General

Subpart B - Credit Reports (Individual)

§1910.51 Purpose.

This Subpart prescribes the policies and procedures of the Farmers Home Administration (FmHA) for individual and joint type credit reports. Credit reports will be ordered to determine the eligibility of applicants requesting Farmers Home Administration (FmHA) loans. A nonrefundable fee will be charged the applicant. (Revised 12-03-90, SPECIAL PN.)

§1910.52 General.

(a) FmHA obtains credit reports from credit reporting companies (Contractors) listed in Exhibit A of this Subpart (available in any FmHA office) as authorized by the National Office, FmHA. Furthermore, special reports, supplemental employment reports, commercial credit reports, and special services are not authorized. (Revised 5-30-89, Special PN)

(b) Whenever Exhibit A does not list a contractor for a particular town or area, the local FmHA official should request, through the State Director, the address of other contractors from the Director, Directives and Administrative Services Division, National Office. If the Director, Directives and Administrative Services Division, informs the State Director that there are no other contractors for that particular area, the local FmHA official should follow the procedures outlined in Exhibit A, CREDIT REPORT CONTRACTS, (a). In the meantime, §1910.4 (b)(1), (2), (4), (5), (6), (7), (8), (9) and (10) of Subpart A of Part 1910 of this chapter will be followed in obtaining and verifying the applicant's qualifications and credit needs. (Revised 12-03-90, SPECIAL PN.)

(c) Credit reports may be ordered under the provisions of this Subpart only by FmHA employees.

(d) Order tickets are printed by, and at the expense of, the contractor and supplied to County Offices. Order tickets of one contractor must not be used to order credit reports from another contractor. Only FmHA employees may use these order tickets. They will not be supplied to brokers, packagers, etc.

(e) Regardless of the amount of the fee charged the Government, the non-refundable cost charged the applicant for each credit report is as indicated in Exhibit A, General, (b). (This figure is not to be confused with the schedule of fees charged by credit reporting companies appearing in Exhibit A.)

Distribution; W, S, D, C

Applications
General

§1910.53 Policy.

(a) The County Supervisor will be responsible for ordering individual credit reports. These will be obtained on initial and rescheduled Farmer Program loans and on all initial Single Family Housing applications, except for those situations outlined in paragraph (c) of this section, to help determine the eligibility of the loan applicant, and when it appears the credit report will not have to be updated before loan closing. (Revised 12-03-90, SPECIAL PN.)

(b) If the applicant appears eligible based on the information submitted on the application form and a credit report is needed, a nonrefundable credit report fee will be collected when the application is received if the County Supervisor determines that the requested loan will likely be processed within 6 months. If the County Supervisor determines that the loan probably will not be processed within 6 months, the nonrefundable credit report fee will be collected at the time the applicant is notified that the County Supervisor is ready to process the loan application.

(c) Credit reports will not be ordered when:

(1) The information available indicates that a loan will not be made. County Supervisors must train their staffs in the proper evaluating of loan applications, not only to preclude the ordering of unnecessary credit reports, but also to assure that adequate consideration is given to the application.

(2) An applicant resides in a remote area and the credit reporting company would not be able to provide sufficient or conclusive credit information; however, County Supervisors are cautioned that information relative to judgments, garnishment of wages, foreclosures and bankruptcies can be more efficiently obtained from credit reports than from searches conducted by the County Supervisor.

(3) A current and reliable credit report has been delivered directly to FmHA by the credit reporting company. Packagers of Section 502 Rural Housing loan applications will not be encouraged to provide credit reports. Packagers may, however, at their discretion, order a credit report to be mailed directly to the FmHA Office by the credit reporting company, but FmHA will not pay for or collect a fee from an applicant to pay for the report ordered by a packager. (Revised 5-30-89, Special PN)

(d) The County Supervisor determines when and what type of credit report will be ordered in accordance with this subpart, except that credit reports will always be ordered when the incomes of both applicant and co-applicant are needed to show repayment ability. (Revised 5-30-89, Special PN)

(e) A nonrefundable credit report fee of the amount shown in Exhibit A, General, (b) of this Subpart (available in any FmHA Office) will be a one time charge for each initial credit report ordered. (Revised 5-30-89 SPECIAL PN)

(f) Credit reports may be ordered in connection with servicing of RH loans. However, prior written authorization must be obtained from the State Director. Such authorization may be granted on an individual, county, district, or statewide basis. If a credit report is determined necessary, it will be ordered without charge to the borrower. (Revised 10-24-90, PN 148.)

(g) Credit reports will not be ordered for Section 504 grant applicants or 504 loan applicants when the loan amount is \$7,500 or less. For 504 loans of more than \$7,500, credit reports will be obtained without a charge to the applicant. A credit report will not be ordered for a Section 502 RH loan applicant if the requested loan will likely not exceed \$7,500, unless the County Supervisor determines a report is necessary. Although it is the policy not to order a report for Section 502 RH loans of \$7,500 or less, a credit report may be necessary if the application indicates numerous debts or out of the area credit history. If a credit report is determined necessary, it will be ordered without charge to the applicant. (Revised 5-12-89 SPECIAL PN)

(h) An additional credit report to update the applicant's credit will not be ordered unless more than 6 months have elapsed since the last report, and the County Supervisor determines that the applicant's circumstances have substantially changed. If an unusual circumstance occurs and an additional credit report is needed, it will be ordered at no cost to the applicant, provided the applicant has already paid the fee to FmHA when the original credit report was ordered.

§1910.54 Definitions. For the purpose of this subpart, the following definitions apply:

(a) "Antecedent Report" is a previous residence report required when the minimum 2 year up-to-date credit coverage is not available in the contractor's reporting territory. The report includes information obtained from another contractor which covers an area outside of the area covered by the reporting contractor.

(b) "Applicant", for other than Farmer Program loans, also includes co-applicant(s) co-signer(s), each individual in an association, and general partner(s) in a partnership. For Farmer Program loans, "applicant" also includes co-signers, member(s) of a cooperative, stockholder(s) in a corporation, partner(s) in a partnership, and joint operators of a joint operation. (Revised 5-30-89 SPECIAL PN)

(c) "Basic Report" is a report that does not include supplemental or antecedent information and which contains all credit and public record information available, covering no less than a 2 year period.

RD Instruction 1910-B
§1910.54 (Con.)

(d) "County Supervisor" also includes Assistant County Supervisor for all duties and responsibilities which are included in the employee's job description and for authorizations which have been delegated in writing in accordance with RD Instruction 2006-F (available in any FmHA office). For Alaska, it also includes Area Loan Specialist. For the Western Pacific Territories it also includes Area Supervisors.

(e) "Individual Report" is a report providing information on one person only. It may be supplemented by "antecedent" and/or "supplemental credit reference" reports to provide all the information required by the 2 year report period.

(f) "Joint Report" is a report providing information on an applicant and spouse. It may be supplemented by "antecedent" and/or "supplemental credit reference" reports to provide all the information required by the 2-year report period. (Revised 06-20-90, PN 137.)

(g) "Order Ticket" is the format used for ordering a credit report. (Renumbered 10-28-87, PN 67.)

(h) "Report Period" is the 2-year period before the date the credit report is prepared. (Renumbered 10-28-87, PN 67.)

(i) "Repository" is an entity engaged in gathering, recording, and updating information relative to the credit history of individuals in an area. The area covered may encompass several towns, cities, counties, or parts of counties. (Renumbered 10-28-87, PN 67.)

(j) "Special Services" are any services which are not included in §1910.54(a), (c), (e), and (k) of this subpart and which will result in additional cost. Special Services are not authorized under this subpart. (Revised and Renumbered 10-28-87, PN 67.)

(k) "Supplemental Credit Reference Report" is a report which is required when the applicant lives in the contractor's reporting area but credit references are located in another contractor's reporting area. (Renumbered 10-28-87, PN 67.)

§1910.55 Credit reporting company requirements.

(a) The contractor must provide ALL credit and public record information available for the report period as defined in §1910.54(h) of this subpart. (Revised 10-28-87, PN 67.)

(b) The contractor must make appropriate certifications regarding the search and/or source of public records and credit record history.

(c) The trade or credit history portion of the report must cover the past 2 years brought up to date. Accounts must be rated to indicate past and current payment records, original amount of debt, monthly installment, and unpaid balance of the debt. All additional available account information must be furnished. The contractor must clear bank, savings and loan, and credit union accounts and clear all local reference indicating the date the account was cleared.

(d) Public record information must be obtained by special check of public records or, as an equivalent, from accumulated and regularly filed records of a qualified legal reporting service. All items of public record information must be reported except that obsolete items are to be excluded as provided under Section 605 of the Fair Credit Reporting Act. 15 U.S.C. §1681c. For purposes of these contracts, all adverse items which antedate the report by 7 years may be excluded.

(e) Reports which do not require antecedent information shall be delivered by the contractor within 8 working days of receipt of the order or 12 working days when antecedent information is required.

§§1910.56 - 1910.58 [Reserved]

§1910.59 Type of Credit report to be ordered. (Revised 5-30-89, SPECIAL PN.)

Pursuant to the Equal Credit Opportunity Act (ECOA), credit reporting companies maintain credit information in three different forms on a married couple: individual accounts on each spouse, a joint account covering both spouses, and undesignated accounts (not identified by a creditor as either individual or joint). The County Supervisor will order:

(a) A joint report when the applicant and co-applicant are married, regardless of whether there is only one source of income.

(b) An individual report when the applicant is married and applies as an individual.

(c) An individual report on each when the applicant and co-applicant are not married. (Revised 6-20-90, PN 137.)

(d) If credit information is needed on other persons to complete the credit investigation, a separate "individual" report request, which will be paid by the applicant, is prepared for each person as opposed to the more costly "special services" reports.

§1910.60 Processing order tickets.

Order tickets will be processed as follows:

RD Instruction 1910-B
§1910.60 (Con.)

(a) An original and two copies of the order ticket will be prepared, except that an extra copy will be furnished when requested by a contractor. The original order ticket will contain the statement "I, (County Supervisor), hereby request the following services" and will be signed by the County Supervisor. One copy will be kept in the applicant's file. The signed original and remaining copy will be sent to the contractor serving the place of residence of the applicant. (Revised 6-20-90, PN 137.)

(b) All appropriate entries on the order ticket will be completed. Extra entries for "special services," which would result in additional costs, are not authorized.

(c) For both "individual" and "joint" reports the applicant as defined in §1910.54 (b) of this subpart must complete in the "subject" block the "Former Name," "Previous Residence Address" and "Length of Residence." If an applicant has resided less than 2 years at the present address, the "Subject's Previous Residence Address" block must be completed so that the contractor will know where to obtain an antecedent report.

§1910.61 Collection fees, invoicing and payments.

(a) When credit reports are needed, the total amount will (except as indicated in §1910.53 (g) of this subpart) be collected (preferably, in the form of a money order or check) from the loan applicant before credit reports are ordered, and:

(1) The County Supervisor will acknowledge receipt of cash for the credit report fee by using Form RD 451-1, "Acknowledgement of Cash Payment."

(2) Collected credit report fees will be recorded by the person who collected the fee:

(i) By stamping the application "credit report fee paid" and then entering the amount of the fee collected, the date collected, and the collecting official's name in the appropriate spaces on the stamp; and
(Revised 05-05-93, PN 205.)

(ii) By entering the date and amount of the credit report fee collected in column 9 of Form RD 1905-4, "Application and Processing Card-Individual."
(Revised 5-30-89, SPECIAL PN.)

(3) Collection for credit report fees will be promptly remitted to the Finance Office on a separate Form RD 451-2, "Schedule of Remittances," as Miscellaneous Collection, in accordance with the

RD Instruction 1910-B
§1910.61 (a) (3) (Con.)

Forms Manual Insert (FMI) and RD Instruction 1951-B (available in any FmHA office).

(b) Invoicing and payments, Option 1:

(1) Contractor returns a copy of the order ticket (with billing data completed) to the local FmHA office with each credit report. Contractor also sends a monthly statement to the Finance Office with the signed original order tickets attaches. (Revised 7-8-87, PN 57.)

(2) The County Supervisor will review the report and, if acceptable, file the report and the copy of the order ticket in the applicant's file. If the report is not acceptable, refer to paragraph 1910.61(d). (Revised 7-8-87, PN 57.)

(3) After receipt of the monthly statement from the contractor, the Finance Office will match the original signed order tickets with the statement, verify report charges, and initiate payments where the order tickets have been signed by the County Supervisor. In addition to the above, on a routine basis, the Finance Office will perform a statistical sampling of the signed order tickets received from the contractor to determine if the tickets received from the contractor to determine if the tickets were valid. In order to accomplish this, a confirmation letter will be sent to the respective field office for verification. (Revised 7-8-87, PN 57.)

(c) Invoicing and payments Option 2:

(1) Contractor sends a monthly invoice to the local FmHA office that ordered the credit report with a copy of the order ticket attached to support each credit report charge.

(2) The County Supervisor will review the report and verify the billing data against the schedule of charges shown in Exhibit A of this Subpart or in other credit report contracts authorized by the contracting Officer, FmHA. If acceptable, a stamp or handwritten certification and signature will be placed on the invoice to the effect that services were satisfactorily rendered and that it is approved for payment. The invoice with attachments will then be sent to the Finance Office for payment to the contractor. If the credit report or invoice is not acceptable, submit the documentation required in paragraph (d)(2) of this section. (Revised 7-16-86, PN 17.)

(d) In all cases:

(1) When a credit report is received without an order ticket attached the County Supervisor will contact the contractor to ensure that FmHA is not being billed for credit reports ordered

by parties other than FmHA. Such reports are not encouraged as they frequently result in extra expenses to the loan applicant and extra work for the County Supervisor in verifying the authenticity of the information in the report.

(2) If a report is not acceptable the County Supervisor will contact the contractor for corrections. If no agreement is reached, the County Supervisor will submit to Director/SFH/PD, Farmers Home Administration, Room 5334, South Agriculture Building, 14th and Independence Avenue, Washington, D.C. 20250, for review and final determination, the following items: (Revised 7-16-86, PN 17.)

(i) a memorandum stating the reasons for not accepting the credit report;

(ii) the result of the County Supervisor's contact with the contractor; and

(iii) a copy of the order ticket with the credit report.

(3) At the same time the County Supervisor submits the information itemized in subparagraph (d)(2) of this Section to the National Office, a memorandum (with a copy of the memorandum sent to the National Office and a copy of the order ticket) should also be sent to the Finance Office (ATTN: FC-360-D2) informing them that payment should not be made for the attached order ticket until authorized by the National Office. A copy of the memorandum from the National Office authorizing Finance Office to make, readjust, or deny payment to the contractor will be sent to the County Supervisor.

(4) The following applies when order tickets are processed for payment under paragraph (b) of this section. Original order tickets received in the Finance Office from the contractor which have not been signed by the County Supervisor will be returned to the responsible FmHA field office. If the returned order ticket represents a valid request for a credit report, the order ticket will be signed by the County Supervisor and returned to the Finance Office so payment can be made to the contractor. (Revised 7-8-87, PN 57.)

(5) The following applies when order tickets are processed for payment under paragraph (b) of this section. If a credit report is cancelled after ordering the report, or a credit report is not received within 25 days from date report was ordered, send a memorandum with a photocopy of the order ticket to the Finance Office (ATTN: FC 360-D2) asking them not to pay for the report. A copy of the memorandum and order ticket will also be sent to Director/SFH/PD, Farmers Home Administration, Room 5334, South Agriculture Building, 14th and Independence Avenue, Washington,

1910.61 (d) (5) (Con.)

D.C. 20250. If the late report is received and found acceptable, notify the Finance Office that payment can be made and send a copy of the memorandum to the National Office. (Revised 7-8-87, PN 57.)

§1910.62 Loan documentation procedure.

(a) When Form RD 1940-41, "Truth in Lending Disclosure Statement," Form RD 440-58, "Estimate of Settlement Cost," or Form RD 1940-59, "Settlement Statement," is required, the cost to the applicant of the credit report will be entered on these forms in accordance with the appropriate FMI.

(b) Any funds collected as payment for credit reports will not reduce the amount due on the applicant's future loan indebtedness.

§1910.63 Unsatisfactory contractor performance.

The County Supervisor will monitor credit reports received for promptness, completeness, and adequacy and discuss any deficiencies found with the credit reporting company for the correction of such deficiencies. In the case of recurring deficiencies, the County Supervisor will request the State Director to contact the credit reporting company's parent office in an attempt to improve the company's performance. If adequate response is not obtained, the State Director will report the problem to the Contracting Officer in the Directives and Administrative Services Divisions of the National Office.

§1910.64 Confidential handling of credit information.

The confidential information furnished to FmHA in a credit report shall be used only as an aid in conducting FmHA business. It is based on information obtained by the credit bureau from sources deemed reliable. Disclosure of information contained in the credit report to the subject of the report will be made by the credit reporting company as required by the Fair Credit Reporting Act, Public Law 91-508; except that FmHA must make credit reports available to the subject of the report in response to a request made under the Privacy Act of 1974. Request from creditors and/or credit bureaus, for information about FmHA borrowers or applicants will be handled in accordance with provisions of Subpart F of part 2018 of this Chapter.

§§1910.65 - 1910.100 (Reserved)

Attachment: Exhibit A

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CREDIT REPORT CONTRACTORS, CURRENT PRICES,
AND GEOGRAPHIC COVERAGE

GENERAL

This Exhibit contains data concerning credit report contractors, geographic coverage, costs charged by contractors, and fees charged loan applicants for credit reports obtained by the Farmers Home Administration (FmHA). General considerations in using this Exhibit are:

- (a) The period covered expires Close of Business, April 30, 1995, for all contractors.
- (b) The fee to be charged to the loan applicant as required by §1910.53 (e) of this subpart is \$28 for each individual credit report ordered and \$34 for each joint report ordered.
- (c) Order tickets submitted by FmHA are for individual and joint reports only. The individual and joint report provided by the contractor will include the basic report and, when needed, antecedent and supplemental credit reference reports.
- (d) Credit reports will be ordered only from the office of the contractor(s) authorized by FmHA serving the area where the applicant resides. Ordering of credit reports from more than one contractor on the same applicant is not permitted, unless authorized by the National Office.
- (e) An FmHA field office may be served by one or more authorized contractors. When an area is served by more than one credit report contractor, the County Supervisor will select the contractor that provides the best credit report service for that area.
- (f) Invoicing and payments for credit reports from authorized contractors will be handled as shown in §1910.61 (b) of this subpart. Invoicing and payments for other credit reporting companies will be handled as shown in §1910.61 (c) of this subpart.

CREDIT REPORT CHARGES

The following fees may be charged to the Government by the contractor for Credit reports when a report is ordered and received:

- (a) The cost of the "Basic Report" is indicated in this Exhibit for either an individual or joint report.
- (b) The cost of an "Antecedent Report" is the same as the cost of a "Basic Report" for Credit Bureau Reports, Inc., Credit Resources Inc., Equifax Services Inc., LIDA Credit Agency, Inc., and Rialto Credit Bureau.
- (c) The cost of an "Antecedent Report" is \$9.40 for Accurate Credit and Collection Service, \$12 for Allstate Credit Bureau, no charge for Credit Lenders Service Agency, Inc., \$25 for Consolidated Credit Services, and TRW Informational Services Group (TRW).

(d) The cost of a "Supplemental Credit Reference Report" is as follows:

Accurate Credit - \$1.65	Credit Resources - \$7.84
Allstate - \$12	Equifax - \$6.50 for the
Consolidated - \$5	Continental United States,
Credit Bureau CBR	\$16 for Alaska,
Reports, Inc. (CBR) - \$6.05	\$14.75 for Hawaii
Credit Lenders Service	LIDA - \$9
Agency - \$1	Rialto Credit Bureau - \$4.50
	TRW - no charge

Note: The contractor is not required to furnish an employment report.

CREDIT REPORT CONTRACTS

Credit report contracts are as follows:

(a) Locally awarded contracts. There will be areas which are not covered by National Office contractors. Local FmHA officials wishing coverage in these areas should send their requests for coverage through the State Director to: Director/SFH/PD, Farmers Home Administration, Room 5334, South Agriculture Building, 14th and Independence Avenue, Washington, D.C. 20250. After authorization from the National Office, the Contract Program Manager will negotiate (as authorized in RD Instruction 2024-A available in any FmHA Office) contracts for these services and provide information by memorandum through the State Director to FmHA field offices requesting coverage.

(b) County Offices can obtain from the contractor the addresses of branch offices serving their area.

(c) Credit report order ticket forms are obtained directly from the contractor that the County Office selects to provide credit report service.

(d) Authorized credit report contractors, areas served and cost per basic report are as follows:

<u>Area Served</u>	<u>Credit Report Contrator</u> <u>(Address only shown once)</u>	<u>Cost per</u> <u>Basic Report</u> <u>Individual/Joint</u>
Alabama - entire State	Accurate Credit & Collection Service Masonic Temple Bldg Room 304 Olean, New York 14760 Telephone: 1-800-945-1011	\$42.30/51.70

<u>Area Served</u>	<u>Credit Report Contrator</u> <u>(Address only shown once)</u>	<u>Cost per</u> <u>Basic Report</u> <u>Individual/Joint</u>
Alabama - entire State (Con.)	Allstate Credit Bureau P.O. Box 437 101 Grand Avenue Massapequa, New York 11758-0437 Telephone: 1-800-626-3943	\$18.75/26.75
	Consolidated Credit Services 262 E. Hamilton Avenue, Ste A Campbell, California 95008 Telephone: (403) 374-4070	\$40.00/40.00
	Credit Bureau Reports, Inc. P.O. Box 36403 Houston, Texas 77036 Telephone: 1-800-733-3431	\$19.80/27.70
	Credit Lenders Service Agency, Inc. 7 Foster Avenue Gibbsboro, New Jersey 08026 Telephone: 1-800-524-2753 N.J. only: 1-800-624-3303	\$30.00/35.00
	Credit Resources Inc. 999 McBride Avenue P.O. Box 540 West Paterson, New Jersey 07424 Telephone: 1-800-247-2365	\$19.75/27.59
	Equifax Services, Inc. P.O. Box 4081 1600 Peachtree Street Atlanta, Georgia 30302 Telephone: (404) 870-2615	\$25.00/33.50
	LIDA Credit Agency, Inc. 450 Sunrise Highway Rockville Centre, New York 11570 Telephone: (516) 678-4644	\$18.50/26.00
	Rialto Credit Bureau 519 W. Foothill, Bldg. D Rialto, California 92376 Telephone: (714) 875-1199 1-800-626-7627	\$26.00/26.00

<u>Area Served</u>	<u>Credit Report Contrator (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Alabama - entire State (Con.)	TRW Informational Service Group 505 City Pkwy. West P.O. Box 6230 Orange, California 92668 Telephone: 1-800-858-0066	\$38.00/42.00
Alaska - entire State	Accurate Credit & Collection Ser Allstate Credit Bureau Consolidated Credit Services Credit Bureau Reports Credit Lenders Service Agency, Inc. Credit Resources Inc. Equifax Services, Inc. LIDA Credit Agency, Inc. Rialto Credit Bureau TRW Informational Service Group	\$42.30/51.70 \$18.75/26.75 \$40.00/40.00 \$19.80/27.70 \$30.00/35.00 \$19.75/27.59 \$25.00/33.50 \$18.50/26.00 \$26.00/26.00 \$38.00/42.00
Arizona - entire State	Accurate Credit & Collection Ser Allstate Credit Bureau Consolidated Credit Services Credit Bureau Reports Credit Lenders Service Agency, Inc. Credit Resources Inc. Equifax Services, Inc. LIDA Credit Agency, Inc. Rialto Credit Bureau TRW Informational Service Group	\$42.30/51.70 \$18.75/26.75 \$40.00/40.00 \$19.80/27.70 \$30.00/35.00 \$19.75/27.59 \$25.00/33.50 \$18.50/26.00 \$26.00/26.00 \$38.00/42.00
Arkansas - entire State	Accurate Credit & Collection Ser Allstate Credit Bureau Consolidated Credit Services Credit Bureau Reports Credit Lenders Service Agency, Inc. Credit Resources Inc. Equifax Services, Inc. LIDA Credit Agency, Inc. Rialto Credit Bureau TRW Informational Service Group	\$42.30/51.70 \$18.75/26.75 \$40.00/40.00 \$19.80/27.70 \$30.00/35.00 \$19.75/27.59 \$25.00/33.50 \$18.50/26.00 \$26.00/26.00 \$38.00/42.00
California - entire State	Accurate Credit & Collection Ser Allstate Credit Bureau Consolidated Credit Services Credit Bureau Reports Credit Lenders Service Agency, Inc. Credit Resources Inc. Equifax Services, Inc.	\$42.30/51.70 \$18.75/26.75 \$40.00/40.00 \$19.80/27.70 \$30.00/35.00 \$19.75/27.59 \$25.00/33.50

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
California - (con't)	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Colorado - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Connecticut - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Delaware - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Florida - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Florida - (con't)	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Georgia - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Hawaii - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Idaho - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Illinois - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Illinois - (con't)	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Indiana - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Iowa - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Kansas - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Kentucky - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Kentucky - (con't)	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Louisiana - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Maine - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Maryland - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Massachusetts - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Michigan - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Minnesota - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Mississippi - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Missouri - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Montana - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Nebraska - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Nevada - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
New Hampshire - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
New Jersey - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
New Mexico - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
New York - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
North Carolina - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
North Dakota - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
Ohio - entire State	TRW Informational Service Group	\$38.00/42.00
	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
Oklahoma - entire State	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
Oregon - entire State	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Pennsylvania - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Rhode Island - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
South Carolina - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
South Dakota - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Tennessee - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Texas - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Utah - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Vermont - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Virginia - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Washington - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
West Virginia - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00
Wisconsin - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00

<u>Area Served</u>	<u>Credit Report Contractor (Address only shown once)</u>	<u>Cost per Basic Report Individual/Joint</u>
Wyoming - entire State	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
Puerto Rico - entire Commonwealth	TRW Informational Service Group	\$38.00/42.00
	Accurate Credit & Collection Ser	\$42.30/51.70
	Allstate Credit Bureau	\$18.75/26.75
	Consolidated Credit Services	\$40.00/40.00
	Credit Bureau Reports	\$19.80/27.70
	Credit Lenders Service Agency, Inc.	\$30.00/35.00
	Credit Resources Inc.	\$19.75/27.59
	Equifax Services, Inc.	\$25.00/33.50
	LIDA Credit Agency, Inc.	\$18.50/26.00
	Rialto Credit Bureau	\$26.00/26.00
	TRW Informational Service Group	\$38.00/42.00